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In Re:	BANKRUPTCY NO. 13-47460-BDL
BOB WHITE AND DIANE MARIE WHITE,	CHAPTER NO. 7
Debtors.	AFFIDAVIT IN SUPPORT OF RESIDENTIAL CREDIT SOLUTIONS, INC.'S MOTION FOR RELIEF FROM STAY

2. In the regular performance of my job functions, I am familiar with the business records as maintained by Residential Credit Solutions for the purpose of servicing mortgage loans. These

312 Jackson St
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1 records (which typically include data compilations, electronically imaged documents, and others) are
2 made at or near the time by, or from information provided by, persons with knowledge of the activity
3 and transactions reflected in such records, and are kept in the course of business activity conducted
4 regularly by Residential Credit Solutions. It is the regular practice of Residential Credit Solutions's
5 mortgage servicing business to make and update these records. In connection with making this
6 affidavit, I have personally examined these business records reflecting data and information of BOB
7 WHITE AND DIANE MARIE WHITE. The Servicing Records indicate as follows:

10 3. **The Secured Debt.** On or about May 4, 2004, BOB WHITE AND DIANE
11 WHITE, made and delivered a Promissory Note in the original principal amount of \$44,000.00,
12 secured by a Deed of Trust on the Property commonly known as 312 Jackson St, Ryderwood, WA
13 98581 (the "Property"). True and correct copies of the endorsed Note, Deed of Trust, and
14 Assignment of Deed of Trust are attached as Exhibits "1," "2," and "3," respectively.

17 4. RESIDENTIAL CREDIT SOLUTIONS, INC. is the holder of, and has possession of
18 the original endorsed Note.

19 5. **The Default Under The Note.** Movant's Note and Deed of Trust are contractually
20 due for the November 1, 2012 payment. As a result of the default, Movant desires to continue
21 foreclosure action against the Property. As of February 28, 2014, the delinquency under the Note was
22 approximately:

24 Monthly Payments 11/01/2012-02/01/2014 @ 25 \$441.85 each	\$7,069.60
26 Grand Total	\$7,069.60

27 **These figures are estimates only, and subject to change as additional fees and costs may be**
28 **incurred. In addition, additional payments may come due.**

AFFIDAVIT IN SUPPORT OF MOTION FOR RELIEF
FROM STAY- 2

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1 An additional payment of \$441.85 will come due on March 1, 2014, and the 1st day of each month
2 thereafter.
3

4 6. **The Debtors' Interest In The Property.** The Debtors are the owners of record of
5 the Property.
6

7 7. **Foreclosure Status.** Foreclosure action had been initiated on this loan at the time of
8 the bankruptcy filing. The Notice of Default was issued on or about June 17, 2013. The Notice of
9 Trustee's Sale was recorded on July 31, 2013.
10

11 8. **The Total Indebtedness.** As of February 28, 2014, the total amount owing on
12 this loan exclusive of late charges, escrow advances, attorney's fees and other fees and costs was
13 approximately:
14

Unpaid Principal Balance	\$23,962.17
Interest	\$2,655.59
Grand Total	\$26,617.76

17 **Please contact Movant's counsel for a full payoff quote.**

18 9. **The Filing Of The Instant Petition.** On December 5, 2013, BOB WHITE AND
19 DIANE MARIE WHITE filed the instant Chapter 7 Petition as Case No. 13-47460-BDL.
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AFFIDAVIT IN SUPPORT OF MOTION FOR RELIEF
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2 10. **The Costs of Sale.** Based on my experience with the liquidation of properties,
3 the customary "costs of sale" are 8% of the sales price of the Property.

4 DATED this 28 day of March, 2014.

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6
7 /s/Lori Jones
8 Lori Jones Assistant Vice President-Servicing

9
10 SUBSCRIBED AND SWORN TO before me this 28 day of March, 2014 by Lori Jones.

11
12 /s/Nichole Duffield
13 NOTARY PUBLIC in and for
14 the State of Texas,
15 residing at 5621 Shadydell Dr. Fort Worth Texas 76135

16 /s/Nichole Duffield
17 (printed or typed name)

18 My appointment expires 02/09/2016

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AFFIDAVIT IN SUPPORT OF MOTION FOR RELIEF
FROM STAY- 4

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